TARIFF LEGISLATION HAS INFLUENCE ON SECURITIES WEATHER FAVORS THE BEARS

WHEAT MARKET IS SLUGGISH:

Effect Is Rather One of Confusion Than Shaping Definite Opinion.

FRAMERS ARE APPREHENSIVE

Provision for Additional Panama Bonds Looks as Though Shortage Expected.

special assion of Congress last week | Hi has been of paramount influence in the securities markets and, indeed, in all i the financial and commercial markets. The effect is one of confusion rather than of any definite shaping of the opinion, and the consequence is to check new undertaking. This is partly due to the conviction that the bill as introduced is destined to amendment, and also to the necessity for a period and also to the necessity for a period of adaptation to new conditions that will follow its final shaping. The changes in duties proposed were in themselves of mixed effect in the securities market, strengthening stocks of some companies for which an advantage is anticipated from the changes, and weakening others for which lessened earning power is looked for.

The professional element of the spec-The professional element of the spectulation anticipated some selling of stocks to follow the introduction of the bill, and sold stocks short. The event did not fulfil the expectation, and the requirement of the short interest for covering had a strengthening effect on the stock market.

terest for covering had a strengthening effect on the stock market.

Framers Apprehensive.

The revenue-producing features of the new bill receive special attention in the country's money centre. A failure of the bill to produce adequate revenues is discussed as a possibility and the provision for issue of Panama Canal bonds to reimburse the treasury for expenditures on that account, and the authorization of an increase in treasury certificates from \$100,000,000 to \$250,000,000 gives an impression of apprehension on the part of the banking and financial community, this phase of the problem receives as much consideration as the effects on imports to follow the changes in duties.

The effect on the treasury position of gold exports offers a subject for some anxiety owing to the low supplies of gold in the treasury vaults, and the congestion there of national banknotes in course of redemption. Attention is drawn to the matter by the gold outgo to London and the development of a new factor in that outgo.

development of a new factor in that outso.

Oversupply of Money.

At present the oversupply of money in New York is so great that New York bankers are purchasing bills in London for the purpose of employing their funds. This makes a demand for remittance, and is a factor in the strength of foreign exchanges. So also does the continuance of foreign fludidation of American securities. The foreign trade statement for February indicates how far the commercial exchanges are working in the same direction, the concurrent heavy increase in merchandise imports and decline in exports having reduced the excess value of exports for the month to \$7,400,400 compared with \$83,004,400 in February of last year. Large money resources seeking employment are an effective instrument in the present maintenance of stability of prices not only of securifies but of commodities.

The New York money market up to the present time has not been appreviably affected by the gold outgo, which reached a large volume by the end of the week.

Lynehburg Tehacco Market.

Lynchburg Tobacco Market.
LYNCHBURG, VA., March 21.—The following is the report of the sales of loose tobacco on the Lynchburg market during the past two months, as reported by Mr. John Oglesby, of Lynch's warehouse:
Sold week ending March 12, 689,000.
Sold week ending March 19, 781,700.
Increase for week ending March 19, \$2,700.

Total sales for the season of 1908-1909 to date, 18,678,000.

Total sales for same period, season

Increase for season 1908-1909, 6,388 .-The sales during the week were

heavier than were expected and the of-ferings were about as during the past few weeks, being largely of the good and medium grades. The trade was quite active and the prices on all grades were well sustained. The prices for the week were about

Common \$6.00@\$7.50
Medium \$7.50@\$8.50
Good \$8.50@\$12.00 Good \$8.50@\$12.00
Fine \$12.00@\$15.00
Wrappers \$15,00@\$27.50

BOTH PREPARING FOR TARIFF WAR

(Continued From Page One—Column 5.)
cratic membership in the present
House. Every man except Representative Hitchcock, of Nebraska, represented a Southern State, it is said.

TREASURY OFFICIALS

Much Attention is Being Given to Changes in the Law. WASHINGTON D. C. March 21.— The administration features of the tariff bill are receiving the carnest at-

THE STOCK MARKET OF THE WEEK

(From the New York Evening Post of Saturday.)

THE STOCK MARKET OF THE WEEK.

NEW YORK, March 21.—The important new legislation proposed in the tariff revision bill introduced at the

	909;	his wee	k. 111	gh and low prices are also giv			
orb.	908. Low.	High.	909. Low.	We Sales	ek endi High	ng Mai	Close, ch.
	5	154	12%	Allis-Chalmers Co 80	1254	13	13
4	14	50	38	Allis-Chalmers Co., pr 2100	4314	41	4316+ 14
78	916	84%	2014	Amalgamated Copper160,300 Amer. Beet Sugar 5,220	2714	6614 24%	68%+ % 26 + %
00	65	85%	S2 4	Amer. Beet Sugar, pr 150	58%	88%	88%+ 14
4	4	95,	736	American Can 100	8%	81/2	814+ 14
	44	7714	711/2	American Can, pr 3,400	761/2 491.	73%	4814-
4	8414	5119	10775	American Can, pr. 3,400 Am. Car and Foun. 6,972 Am. Car and Found. pd. 200	110%	48 11014	110%+ 1
14	2434	56	4216	American Cotton Oil 2,40	5274	5114	521/4+ 1/4
1	31.74	5814	49	Amer. Locemotive 3,200	5184	5014	51 + 14
	87%	8948	7774	American Smelting 67,400 American Smelting, pr., 3,700	1033	8214 1015	83%+ 78 103 + 114
1	987	10612	126%	American Sugar 4.900	13014	128	12934 14
	105	129%	128	American Sugar, pr 175	128	128	128 1%
	101	13014	125	Amer. Tel and Tel 8,700	13914	129	129%+ %
14	7214	9638 50%	9014 3734	Amer. Tob., pr	4174	*9316	405
6	663	104%	9774	Atchison	103 %	10219	102%-1
	£3%	166	10014	Atchison, pr 1.700	102%	10214	102%- 14
1	5914	12214	10714	Atlantic Coast Line 280	120%	11534	119
	80	1121/2	10334	Baltimore and Ohio 20,065 Baltimore and Ohio, pr. 500	108	106%	2416
14	3714	73%	67	Brooklyn Rap, Tran 33,680	7234	70%	71%+ 1%
	64	6514	60%	Canada Southern 260	6494	61%	64%
8	140	17814	165	Canada Pacific \$500	168 70%	166%	6944 3
	251/4 47	70% 7614	55% 70	Ches. and Ohio	72	6574	72 + 1
	314	111/2	414	Chi. Great West. 21,00 Chi. Great West., pr A. 1,40 Chi. Great West., pr. B. 16,88 Chi. Mil. and St. Paul. 50,700 Chi. Mil. and St. P., pr. 1,43	684	414	414-214
	151/2	37	25	Chi, Great West, pr A., 1400	2834	251/2	2615-414
*	1001	1414	141	Chi. Great West., pr. B. 16,884	14514	14175	144 1 2
2	1031/2	151%	15814	Chi., Mil. and St. Paul., 50,700 Chi. Mil. and St. P., pr., 1,435	161	15814	1601/4+1
4	13555	185	17316		178	177	178%- 14
	195	215	208	Chi. and Northwest., pr. 200 C., C., C. and St. Loui.s. 1,300	*20816	*208	*208 - 19
2	1556	791g 451g	68	C., C., C. and St. Loui.s. 1,300 Col. Fuel and Iron 10,800	7614	73 % 31 %	7514+ 219
	21	6814	6714	Col and South 2.000	63 %	63	63
	5034	8512	76%	Col, and South, 1st pr., 2,400	8414	811/2	811/2-21/4
	2934	8419	7354	Col. and South, 1st pr., 2,400 Col. and South, 2d pr., 5,350 Delaware and Hudson, 1,500	811/2 17434	173%	17434 115
*	141	182%	16794	Denver and Rio Grande, 8,795	45	4314	4416+ 16
	3914	90	7914	Den, and Rio Grande, pr. 1,100	8514	54%	85 + 14
4	2734	40%	221/4	Distilling Securities 2,60	36	34	351/2+ 11/2
	2454	3134	3614	Erie, 1st pr	2494	231%	2784 - 74
	111	511/2	15018	General Electric Co 1,900	15414	15214	15346+ 84
4	11342	14814	1365%	Great Northern, pr 18,910 Illinois Central 2,200	142	13934	141 + 1
4	12015	149	137	Illinois Central 2,200 International Paper 1,250	14214	140%	14214 114
	8	1214 56%	4754	International Paper 1.250 International Paper, pr., 1.300	91a 50	4781	49 - 4
	8714	130 %	121		131	129	130 + 1%
4	2814	7316	65	Missouri Pacific 14.900	6934	6514	6814- %
	2016	13294	1201/4	New York Central 24,900 N. Y., Ont. and West 4,900	1251/4	123%	124%+1
*	2916	900	4214 8414	N. Y., Ont. and West 4,900 Norfolk and Western 8,400	8814	8634	8714- 14
18	1167%	14314	13314	Northern Pacific 36,800	140	136%	13914+2
4	24	2634	2914	Pacific Mail 3,600	3176	201/2	3114+114
	1734	135	12014	Pressed Steel Car 2.150	26%	129	13014+ 11/4 3614+ %
	69	163	96	Pressed Steel Car, pr 100	9714	9714	9714
4	2354	4891	3214	Ry. Steel Spring 800	36%	3514	361/4+ 11/4
ď.	75	103	97.74	Ry. Steel Spring, pr 100 Reading 492,200	130%	100	128 + 314
4	9214	144%	118	Reading	21	25	2014+ 16
4	63	8814	6714	Rep. Iron and Steel, Dr., 2,020	7114	7014	7012- 14
4	1034	26%	2076	Rock Island 9.600	2234	22	23 + %
4	20%	9614	575k	Rock Island, pr	6314	61.1/2 72	63 + 134
4	36 6614	8114 12114	68	Southern Pacific 68,700	11.8%	11634	11834 114
4	1068%	12314	11874	Southern Pacific, pr 1,800	12214	1203	122 + %
4	914	273%	22	Southern Railway 7,800	2414	2314	24 + 14
2	251/4	40	34%	Southern Rallway, pr 3,600 Tennessee Copper 19,000	6214 4274	6114	40% - 1%
-	1101-	18416	17314	Union Pacific	179%	1745%	178 + 1
	7914	97	94	Union Pacific, pre 1.300	9614	96	96
2	171/2	3115	27	United States Rubber 200	10814	291/2 1083/2	30 + % 1031/4+ %
4	42	107	6714	U. S. Rubber, 1st pr 400	69	69	69 + 114
3	2574	70% 56%	4114	United States Steel 358,400	*45%	*4314	*4314- 34
100	871/	115	107	United States Steel, pr., 17,1110	11114	10914	110 - 5

United States Steel, pr. 17,110 111½ 108½ Vo. Car. Chem. 4,500 435½ 435½ 485½ Wabash 3,730 18 17½ Wabash, pr. 110,700 451½ 451½ 451½ Total sales for the week, 2,630,300 shares BOND MARKET OF THE WEEK,

94		leading.	Railway and Miscellaneous Bonds.			
	M. Low.	Sale:	s in	High.	Low.	Close.
	92				9314	2354.4
	50	78	Adams Express, col. II, 48. Allis-Chalmers 5e. American Cotton Oil 4½s. American Tobacco 4s. American Tobacco 8s.	8214	8132	821/4+ 971/4+
	96	6	American Cotton Oil 41/28	97%	9714	9714+
i i	74	128	American Tobacco 4s	78	77%	77%
	10416	92	American Tobacco 68	108	1073%	108 +
1	9154	1.760	American Tel. and Tel., col. tr. 48	957	9414	261/2
	100%	178	Atch Ton and Santa Fe gen. 48	101	1003/	16074-
	29	1	Atch. Top and Santa Fe gen, 4s reg	99%	99%	9934
	92	4	Atch., Top. and Santa Fe adj. 48	94	94	94 -
	9214	17	Atch., Top. and Santa Fe adj. 4s stpd	9434	9416	941/2
	106545	485	Atch., Top. and Santa Fe cvt. bs	1071	100%	100%
	10214	1,186 62	Atch. Top, and Santa Fe Cvt. 48	9516	9516	95%
	0436	24	Atlantic Coast Line 48	97%	97	9744
	93	16	American Tobacco 88 American Tel. and Tel., col. tr. 48 American Tel. and Tel. cvt. 48 Atch., Top. and Santa Fe gen. 48 Atch., Top. and Santa Fe gen., 48 reg. Atch., Top. and Santa Fe add. 48 Atch., Top. and Santa Fe add. 48 Atch., Top. and Santa Fe add. 48 stpd. Atch., Top. and Santa Fe cvt. 58 Atch., Top. and Santa Fe cvt. 48 Atch., Top. and Santa Fe S. L. 48 Atlantic Const. Line 48 Bal. and Ohlo gold 48 Bal. and Ohlo gold 48 B. and O. P. L. E. and W. Va. 48	9334	9314	9744+
	100%	40	Bal. and Ohio gold 4s	100%		100%-
	93%	100	B. and O., P. L. E. and W. Va. 48	9414	9334	94 -
	90%	33	Ba. and Ohio. West, div. 3/28	31.4	9114	9114
1	108%	7	Bal, and Unio gold 48. Band O. P. L. E. and W. Va. 48. Ba, and Ohio, West, div. 3½8. Baltimore and Ohio gen, 48 reg. Central of Georgia Railway con, 58. Central of Georgia Railway, 2d inc. Central of Georgia Railway, 2d inc.	10914	10034	10974-
2	63	68	Central of Georgia Railway, 2d inc	65	61	100 % - 65 + 65 +
	63	20	Central of Georgia Railway, 2d inc, ctf	65	641/2	65 +
	53	100	Central of Georgia, 3d inc	60		(4)
	500	25 18	Central of Georgia, 3d inc. Central of Georgia, 3d inch, tr. ctf Central Pacific gtd, 34s	003/1	5914 9014	5934+
	891/2 1149/8	18	Chesaneska and Ohio con 5s	11514	11514	901/4-
in.	104	12	Chesapeake and Ohio gan, 41/28	10514	10474	
10	9014	4	Central Pacific gtd. 3½s. Chesapeake and Ohio con. 5s. Chesapeake and Ohio gan. 4½s. Chesapeake and Ohio. Big Sandy 4s. Ches. and Ohio. R. and A. 1st con. 4s. C. and O. rig. 5s term. repts. C. C. C. and St. Louis, gen. 4s. C. C. C. and St. Louis, gen. 4s. Colorado Southern 4½s. Continental Tobacco 4s. E. T. Va and Ga. Div. 5s.	9016	201/2	901/4- 991/4- 1021/4-1
	9914 10134	1	Ches. and Ohio, R. and A. 1st con. 4s	991/2	9912	991/2
	10134	138	C. and O. rfg. 5s term, repts	1021/8	1015	10214
	9714	11	C. C. C. and St. L. St L. div 4s	9778	9714	971/4
	96%	91	Colorado Southern 448	9954	96 9934	9914-
	75	i	Continental Tobacco 4s	7754	64.54	7714+
	109%	5	E. T., Va. and Ga. Div. 58	109%	10030	96 + 9912- 7714+ 10034
	1921	3	Erie, 1st con. 7s	12214	12214	12274
	63 571 ₂	99	Erie con, 4s, series A	5.0	63 58	63 - 58
	847%	00	Colorado Southern 44%. Continental Tobacco 45. E. T., Va. and Ga. Dlv. 58. Erie, con. 78. Erie con. 48. Erie con. 48. Erie con. 58. Erie con. 58. Erie con. 58. Erie con. 58. Erie general lien 48. Erie general lien 48. Erie general lien 48. General Electric 58. General Electric 58. Illinois Central 48. 1855 rcts. Illinois Central 48. 1855 rcts. Illinois Central 48. 1853. Illinois Central 48. 1858. Illinois Central 48. 1858. Illinois Central 48. 1858. Louis and Nash. Atl. Knox. and Cin. 48. Mo. Kan. and Texas, 184 49. Mo. Kan. and Texas, 184 49.	853/	2177	953
. 4	6916	67	Erie general lien 4s	7014	691/2	70
	7514	4	Erie-Pennsylvania col. 48	7916	79	7914
IJĢ.	136	10	General Electric 5s	1391/2	13814	1381/2-
	80 5954	65	Ulinois Central 4s 1965 rets	10054	10044	100%
	100	1	Illinois Central 4s. 1053	101%	1015%	101%+
	90	2	Illinois Central, Louisville div. 348	. 90	90	90
9	291/2	1	Illinois Central, Cairo B 4s	9914	9914	9916
	104	42	Vances City Southern 1st 3s	761	105 75	106
	72%	13	Louisville and Nashville uno 4s	101	101	101 -
	95	6	Louis, and Nash., Atl. Knox. and Cin. 4s.	961/2		9614-
	9884	13	Mo., Kan. and Texas, 1st 4s	. 100	9334	100
2	104%		Louis, and Nash., Atl. Knox. and Cin. 4s Mo., Kan. and Texas. 1st 4s Mo., Kan. and Texas. 1st ext. 5s Mo., Kan. and Toyas. 1st ext. 5s Mo., Kan. and Texas ref. 4s Mo., Kan. and Texas ref. 4s No., Y., Q. and E. L. and P. 5s Norfolk and Western con. 4s Norfolk and Western dv. 4s Norfolk and Western evt. 4s Norfolk and Western, Poc. C. and C. 4s. Pennsylvania Railroad 44s Pennsylvania Railroad 44s	. 108	9934 108 10834	108 -
	9014	28	Mo. Kan and Texas 414s	0134	5134	10834-
	83%	17	Mo., Kan, and Texas ref. 4s	87	8616	87
•	97	9	N. Y., Q. and E. L. and P. 5s	. 97	97	97
	98	49	Norfolk and Western con. 4s	. 99	0844	9614-
	9314	21 171	Norfolk and Western div. 4s	. 16355	93 9674	93%- 9614-
4	8958	1	Norfok and Western Poc. C. and C. 4s.	9184	0130	9134-
	104	6	Pennesylvania Railroad 44s	. 106	106	106
4	10414	35	Pennsylvania Railroad 4s, 1948s	. 1044	10414	104%
	9746	47	Pennsylvania R. R. conv. 348 1913	9714	9776	95 -
	9614	231	Pennsylvania R. R. Cvt. 3528 15to	. 10094	963 ₈	9654
	9564	9	Pennsylvania R. R. 4s of 1906	983	2814	9884-
4	294	26	Reading gen. 4s	. 100	29%	
	9814	5	Pennesylvania Railroad 4½8. Pennsylvania Railroad 4½8. Pennsylvania Ra R. conv. 3½8 1912. Pennsylvania R. R. cotv. 3½8 1915. Pennsylvania R. R. gtd. 3½8 1916. Pennsylvania R. R. gtd. 3½8 1916. Pennsylvania R. R. std. 13½8 1916. Pennsylvania R. R. conv. 3½8 1916. Pennsylvania R. R. cotv. 3½8 1916	. 9814	381/2	9814
	6314 9454	39	Seaboard Air Line 48	- 60%	6434	6034
4	90	54	Southern Pacific col tr 48	93	9494	94 % -
	106	48	Southern Rallway con. 5s	. 11114	111	111 -
	875%	2	Southern Railway, St. L. div. 48	. 991/2	8914	8914
1	76	354	Southern Railway 4s	- 78%	7814	7814
3	1011/2	0.0	Union Pacific 1st 4s	103	1011/2	103 -
	100%	5	Union Pacific, 1st 4s reg	1034	10214	10214-
	103	1.121	Union Pacific convt. 4s	. 10414	10334	10416

The administration features of the traiff bill are receiving the carness attention of the treasury efficials. An inportant change proposed in the new bill is the method to be adopted in the new bill is the method to be adopted in the new bill is the method to be adopted in the new bill is the method to be adopted in the rectain cases in finding market value upon which to asses ad valorem duties. Under the present law, the Treasury Department, when it is unable to find market value in the country of origin of the goods, is permitted to make such value by finding the cost of production and adding thereto an arbitrary amount for profit.

The proposed plan in a way turns this system around. It takes the wholesaic selling price in the United States and deducts from that the estimated duties thereon, the cost of transportation, insurance and other necessary expenses from the place of delivery and a reasonable commission of such has been paid.

The proposed plan in a way turns this system around. It takes the wholesaic selling price in the United States and deducts from that the estimated duties thereon, the cost of transportation, insurance and other necessary expenses from the place of delivery and a reasonable commission of such has been paid.

The proposed plan in a way turns this system around. It takes the wholesaic selling price in the United States and deducts from that the estimated duties thereon, the cost of transportation, insurance and other necessary expenses from the place of shipmated duties thereon, the cost of transportation, insurance and other necessary expenses from the place of shipmated such as a sharp curve while going at the rate of ninety miles and hour state of the continuous part and therefore, it the past season's total partial commission of such has been paid.

The proposed plan in a way turns this system around. It takes the season and the proposed plan in a way turns the season and the proposed plan in a way turns the season and the proposed plan in a way turns the proposed plan in a wa

Little Excitement, and Speculative Public Manifested Very

More or Less of Liquidation.

May in our markets.

Westerners Fight Corn Bulls.
There was a slow downward drift in the corn market. It was stated that a great many small outside speculators in the West had been accumulating a deavored to unload found buyers deavored to unload found buyers scarce. Apparently large Western clined to fight the small bulls, mainly on the ground that prices are too high, and full consumption is checked.

Cash corn was offered more freely Cash corn was offered more freely and at a slight decline, which resulted in a fair degree of activity, in fact, exporters bought on a larger scale than expected.

Week In Cotton.

than expected.

Week is Cotton.

The cotton markets have shown a dull and sagging tendency in the main throughout the past week. There has been scattering liquidation by local and Southern operators and considerable belated hedging against actual cotton. This pressure has come at a time when the demand from English and American spinners and spot dealers was limited. The disappointing volume of new business in cloths and yarns at first hands restricted built support. As a result of these conditions there has been a decline in prices, ranging from 25 points in the old-crop months to about 15 points in the new crop options from last week's quotations. This brought the near months down to the basis of 91-4 cents and the late months of the new crop deliveries to 91-8 cents, or about 40 to 55 points off from the high level. This was reached in December and early in January, when there was so much speculative buying in anticipation of was reached in December and early in January, when there was so much speculative buying in anticipation of the revival of activity in general business, carrying prices up to 91-2@93-4 cents. The recovery in the trade has thus far failed to materialize. Its development is still, however, expected when the tariff uncertainties have been settled.

Meyement of the Cross.

Financial.

Financial.

Vinancial.

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Capital, - - \$200,000.00 Loans on Richmond City Real Estate and Approved Collateral Depository for the State of Virginia and City of Richmond

Business, Personal and Savings Accounts Solicited. SPECIAL ATTENTION TO SAVINGS ACCOUNTS 3% INTEREST ALLOWED

Depository for the State of Virginia and City of the Control of Virginia and City of the Virginia and City of

When the steamer Hamburg drops her mooring in Hoboken, N. J., pier next Tuesday, the long-heralded East African expedition, led by Colonel Theodore Roosevelt, will have begun. The former President has intimated that he does not wish official notice of his departure to be taken by the municipal government of Hoboken, but the occasion is bound to attract as many well wishers as the shores of the North River in that vicinity and available sea craft will accommodate, and the "send off" will be one to be remembered.

there.

As a rule, nearly all traders seem inclined to ignore May contracts, it being considered dangerous to sell them short because of the great strength of the cash situation, and in view of the power of the big bull leaders in Chicago.

It would cause no surprise should exporters be soon compelled to buy our wheat more freely on account of the sprowing scarcity and higher cost of Manitoba wheat. There are shrewd and trustworthy commission men, who feel sure that Manitoba has parted with nearly all its surplus and therefore they declare that May contracts in Winnipeg are too low compared with May in our markets.

Westerness Eight Corp. Bull.

Hiver in that vicinity and available sea of twill be one to be remembered.

An event of grimmer interest on the send off" will be one to be remembered.

An event of grimmer interest on the send off" will be one to be remembered.

An event of grimmer interest on the surprise and trussed in the tries of the union to take in view of the refusal of the mine operators to make certain concessions demanded by the union concessions demanded by the union men. The working agreement the operators what to remembered.

An event of grimmer interest on the surprise and trussed will be the convention of the anthracite miners at Scranton. Pa.

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An event of grimmer interest on the surprise will be the convention



In any quantity. Highest quality. Prompt delivery. Our price list giving complete information, prices, varieties, &c., FREE upon request.

Clover Seed, Grass Seed, Millet Seed, Seed Grain, Seed Potatoes, Cane Seed, Etc., Etc. Write to-day.

S. T. Beveridge & Co. 1217 E. Cary St., RICHMOND, - - VIRGINIA



PETERSBURG & RICHMOND

Commencing Wednesday, Feb. 10, 1909,

Commencing Wednesday, Feb. 10, 1909, service will be inaugurated with schedule as follows:

DAILY (except Sundays)—Leave Petersburg 6 a. M.
Arrive Richmond 2:00 P. M. (afternoon), Leave Richmond 6:00 P. M.
Arrive Richmond 6:00 P. M. (midnight) Merchants will note this selve tule insures delivery of freight as early as desired.
Phillips Line Whart in Richmond is Seventeenth Street, at the Dock, in centre of business section.

JAMES RIVER BY DAYLIGHT—INTER.
ESTING HISTORIC RIVER TRIP, Reute your freight Phillips Line, For information, call Phone 7600, HORACE L. SMITH, President, JAS, E. CUTHBERT, Gen Man, GEO, S. GUY, Traffic Manager.

OLD DOMINION LINE

FOR NORFOLK AND NEW YORK, and Barkeley, Daily, Sevenday, 4:10 P. M., daily (Express).

FOR NORFOLK AND NEW YORK.

Steamers Brandon and Berkeley, Daily.

Steamers Brandon and Borkeley, Also connect with New York steamers.
VIRGINIA NAVIGATION COMPANY.—
James River by daylight for Norfolk, Old
Foint, Newport News and all James River
landings.
Steamer Mobjack leaves Old Dominion Tharf Monday, Wednesday and Friday of 100 A. M. Fare to Nerfolk, 31.25;
second Lass, \$1.00; meals, 50 cents, Freight
received for all landings on James River, a
Tickets on sale 808, 809 E. Main St., The
Jefferson and Murphy's Hotel.

Railroads.

Chesapeake & Ohio Railway

1:00 A. Fast daily trains to Old Point, 4:00 P. Newport News and Norfolk. 7:40 A.—Daily, Local to Newport News, 5:00 P.—Daily, Local to Old Point 2:00 P. (Daily, Louisville, Cincinnati, Chi-11:00 P. (cago and St. Louis Pullmans,

2:00 P. (Daily, Louisville, Cincinnati, Chi11:00 P. (cago and St. Louis Pullmans.
8:55 A. —Daily, Chville, exc. Sun, C. Forge.
5:15 P.—Week days. Local to Gville.
10:00 A.—Daily. Liburg, Lex., C. Forge.
5:15 P. M.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—3:45 A. M., 8:15 P. M.
Through from East—1:45 A. M., 7 P. M.
Through from East—3:45 A. M., 7:45 P. M.
Through 7:30 A. M. and 3:45 P. M.
Through—7:30 A. M. and 3:45 P. M.
Through—7:30 A. M. and 3:45 P. M.
Tanins arrive line—*8:35 A. M., 6:50 P. M.
*Daily except Sunday.

**SEABOARD AIR LINE.
Southbound trains scheduled to leave Richmond daily: 5:10 A. M., 10:00 P. M. Forn that Youngh, A. Tille A. M., 6:50 P. M.—Sloude Louise, Atlanta, Savannah, Jacksonville, Atlanta, Birmingham and Memphis. Northbound trains scheduled to arrive Richmond daily: 5:30 A. M., 7:18 A. M. (daily except Monday).

**RICHMOND AND CHESAPEAKE BAY RAILWAY COMPANY.
Winter schedule of electric train to and from Ashland, stepping at intermediate stations upon signal. Lv. Richmond (Broad and Laurel Sist.): *(40:55, *7:10, *10:05



Real Estate Promoter Wanted.

A real estate promoter, who will invest some capital with owners and open up a splendid suburb at Washington, N. C. Property will sell quick; adjoins city corporate limits; 100-acre tract; city on a boom; good proposition to the right

om; good proposition; rty, quick. Address CHAMBER OF COMMERCE, Washington, N. C.

Life Insurance Co. of Virginia on destrably located business or residence

Mr. J. T. LAWRENCE, HOME OFFICE, RICHMOND, VA.

PRACTICE THE ART of saving. It is one which pays and pays immediately, Savings Bank of Richmond,

Railroads.

1117 East Main Street,

Leave Richmond | Arrive Richmond AFFIVE RICHMOND

5.20 A. M. Byrd St. Sta.

5.40 A. M. Byrd St. Sta.

5.40 A. M. Byrd St. Sta.

5.40 A. M. Main St. Sta.

17.22 A. M. Byrd St. Sta.

17.22 A. M. Byrd St. Sta.

12.15 P. M. Main St. Sta.

12.15 P. M. Main St. Sta.

12.01 P. M. Byrd St. Sta.

12.01 P. M. Byrd St. Sta.

12.01 P. M. Byrd St. Sta.

14.00 P. M. Byrd St. Sta.

14.00 P. M. Byrd St. Sta.

16.15 P. M. Elba Statten

16.15 P. M. Elba Statten

16.15 P. M. Main St. Sta.

17.10 P. M. Byrd St. Sta.

18.20 P. M. Byrd St. Sta.

18.20 P. M. Byrd St. Sta.

111.23 P. M. Byrd St. Sta.

*Daily. †Weekdays. ¿Sundays only. †Daily except Monday. All trains to or from Byrd Street Station stop at Elba. Time of arrivals and departures not guaranteed. Read thesigns. [All Pullman cars, no local stops.]